
State: Arkansas **Filing Company:** Constitution Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Individual Standardized Medicare Supplement
Project Name/Number: CL STD 2012 AR/CMSI-00 Plans A-D, F; CMSI-06 Plan F

Filing at a Glance

Company: Constitution Life Insurance Company
Product Name: Individual Standardized Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 09/07/2012
SERFF Tr Num: UNAM-128676224
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: CL STD 2012 AR

Implementation: 12/06/2012
Date Requested:
Author(s): Carmen Boyd, Trudi Goldenberg
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/20/2012
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Constitution Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
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General Information

Project Name: CL STD 2012 AR Status of Filing in Domicile: Pending
Project Number: CMSI-00 Plans A-D, F; CMSI-06 Plan F Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 8.5% Filing Status Changed: 09/20/2012
State Status Changed: 09/20/2012
Deemer Date: Created By: Trudi Goldenberg
Submitted By: Trudi Goldenberg Corresponding Filing Tracking Number:
Filing Description:
Constitution Life Insurance Company, NAIC #62359

8.5% Rate Increase for Individual Standardized Medicare Supplement
Form(s): CMSI-00 & CMSI-06 A, B, C, D, F

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@universalamerican.com
P.O. Box 958465 407-444-4219 [Phone] 8278 [Ext]
Lake Mary, FL 32795-8465

Filing Company Information

Constitution Life Insurance CoCode: 62359 State of Domicile: Texas
Company Group Code: 953 Company Type:
1001 Heathrow Park Lane Group Name: State ID Number:
Suite 5001 FEIN Number: 36-1824600
Lake Mary, FL 32746
(407) 995-8000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Constitution Life Insurance Company	\$100.00	09/07/2012	62490147

SERFF Tracking #:	UNAM-128676224	State Tracking #:		Company Tracking #:	CL STD 2012 AR
State:	Arkansas	Filing Company:	Constitution Life Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	09/20/2012	09/20/2012

State:	Arkansas	Filing Company:	Constitution Life Insurance Company
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Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Disapproved

Comment: Given the fairly low loss ratio history indicated in this filing and the substantial rate increase history; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Constitution Life Insurance Company	8.500%	8.500%	\$44,897	175	\$528,197	8.500%	8.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	CURRENT & REQUESTED RATES	Disapproved	No

State:	Arkansas	Filing Company:	Constitution Life Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	12/06/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Constitution Life Insurance Company	8.500%	8.500%	\$44,897	175	\$528,197	8.500%	8.500%